



**Basel III - Minimum Disclosure Requirements under Pillar III**

**As at 30<sup>th</sup> September 2021**

**(Un-audited)**

**National Savings Bank**

Market Discipline - Minimum Disclosure Requirements under Pillar III

Key Regulatory Ratios- Capital and Liquidity

Item	Bank		Group	
	30.09.2021	30.09.2020	30.09.2021	30.09.2020
<b>Regulatory Capital(LKR '000)</b>				
Common Equity Tier 1	34,506,653	29,203,952	40,351,779	33,745,227
Tier 1 Capital	39,506,653	29,203,952	45,351,779	33,745,227
Total Capital	47,549,174	35,595,942	52,725,869	39,914,429
<b>Regulatory Capital Ratios(%)</b>				
Common Equity Tier 1 Capital Ratio(Minimum Requirement : 6.5% )	10.111	10.214	11.822	11.779
Tier 1 Capital Ratio(Minimum Requirement : 8.0% )	11.576	10.214	13.286	11.779
Total Capital Ratio (Minimum Requirement : 12.0% )	13.932	12.449	15.447	13.933
Leverage Ratio(Minimum Requirement : 3%)	5.49%	4.91%	5.99%	5.29%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets(LKR'000)	839,335,500	798,326,467	N/A	N/A
Statutory Liquid Assets Ratio( Minimum equirement - 20%)				
Domestic Banking Unit (%)	62.91	71.93	N/A	N/A
Off-Shore Banking Unit (%)				
Liquidity Coverage Ratio(%)-Rupee (Minimum Requirement :90%)	259	321.42	N/A	N/A
Liquidity Coverage Ratio(%)-All Currency (Minimum Requirement :90%)	258.42	317.03	N/A	N/A
NSFR (%)-(Minimum Requirement :90%)	161	172	N/A	N/A

Basel III Computation of Capital Ratios

(LKR '000)

Item	Bank		Group	
	30.09.2021	30.09.2020	30.09.2021	30.09.2020
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>34,506,653</b>	<b>29,203,952</b>	<b>40,351,779</b>	<b>33,745,227</b>
<b>Total Common Equity Tier 1 (CET1) Capital</b>	<b>40,630,593</b>	<b>33,997,696</b>	<b>45,275,745</b>	<b>37,229,588</b>
Equity Capital (Stated capital) /Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Reserve fund	4,068,268	3,562,872	4,090,363	3,571,214
Published Retained Earnings/(Accumulated Retained Losses)	5,313,679	(2,057,061)	9,515,735	711,372
Accumulated other comprehensive income (OCI)	(1,243,240)	(0)	(1,316,199)	(38,843)
General and other disclosed reserves	23,091,885	23,091,885	23,585,844	23,585,844
Unpublished current year's profit/(losses) and gains reflected in OCI	-	-	-	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>6,123,938</b>	<b>4,793,745</b>	<b>4,923,963</b>	<b>3,484,359</b>
Goodwill (net)	-	-	-	-
Intangible assets (net)	583,775	757,414	591,053	757,829
Revaluation losses of property, plant and equipment	32,902	19,183	32,902	19,183
Deferred tax assets (net)	1,707,445	-	1,707,897	700
Cash flow hedge reserve	-	-	-	-
Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity	2,458,299	2,623,127	2,592,112	2,706,648
Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity	1,341,518	1,394,020	-	-
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	<b>5,000,000</b>	<b>-</b>	<b>5,000,000</b>	<b>-</b>
<b>Total Additional Tier 1 (ATI) Capital</b>	<b>5,000,000</b>	<b>-</b>	<b>5,000,000</b>	<b>-</b>
Qualifying Additional Tier 1 Capital Instruments	5,000,000	-	5,000,000	-
Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
<b>Total Adjustments to AT1 Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in own shares	-	-	-	-
<b>Tier 2 Capital after Adjustments</b>	<b>8,042,523</b>	<b>6,391,991</b>	<b>7,374,092</b>	<b>6,169,203</b>
<b>Total Tier 2 Capital</b>	<b>8,042,522</b>	<b>8,015,008</b>	<b>7,991,130</b>	<b>7,972,147</b>

Basel III Computation of Capital Ratios

(LKR '000)

Item	Bank		Group	
	30.09.2021	30.09.2020	30.09.2021	30.09.2020
Qualifying Tier 2 Capital Instruments	300,000	1,500,000	300,000	1,500,000
Revaluation gains	4,243,803	3,565,866	4,243,803	3,565,866
Loan Loss Provisions	3,498,718	2,949,142	3,447,327	2,906,281
Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
<b>Total Adjustments to Tier 2 Capital</b>	<b>-</b>	<b>1,623,018</b>	<b>617,040</b>	<b>1,802,945</b>
Investment in own shares	-	-	-	-
Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the issuing entity	-	1,623,018	617,040	1,802,945
<b>CET 1 Capital</b>	<b>34,506,653</b>	<b>29,203,952</b>	<b>40,351,779</b>	<b>33,745,227</b>
<b>Total Tier 1 Capital</b>	<b>39,506,653</b>	<b>29,203,952</b>	<b>45,351,779</b>	<b>33,745,227</b>
<b>Total Capital</b>	<b>47,549,174</b>	<b>35,595,942</b>	<b>52,725,869</b>	<b>39,914,429</b>
<b>Total Risk Weighted Assets(RWA)</b>	<b>341,288,872</b>	<b>285,929,043</b>	<b>341,338,747</b>	<b>286,479,483</b>
RWAs for Credit Risk	279,897,454	235,931,365	275,786,164	232,506,291
RWAs for Market Risk	12,239,117	11,691,327	15,116,233	14,562,133
RWAs for Operational Risk	49,152,300	38,306,350	50,436,350	39,411,058
<b>CET I Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer &amp; Surcharge on D-SIBs)(%)</b>	<b>10.111</b>	<b>10.214</b>	<b>11.822</b>	<b>11.779</b>
of which :Capital Conservation Buffer(%)	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>
of which: Countercyclical Buffer(%)	0.000	-	0.000	-
of which:Capital Surcharge on D-SIBs(%)	0.000	-	0.000	-
<b>Total Tier I Capital Ratio(%)</b>	<b>11.576</b>	<b>10.214</b>	<b>13.286</b>	<b>11.779</b>
<b>Total Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer &amp; Surcharge on D-SIBs)(%)</b>	<b>13.932</b>	<b>12.449</b>	<b>15.447</b>	<b>13.933</b>
of which :Capital Conservation Buffer(%)	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>
of which: Countercyclical Buffer(%)	0.000	0.000	0.000	0.000
of which:Capital Surcharge on D-SIBs(%)	0.000	0.000	0.000	0.000

**Computation of Leverage Ratio**

**(LKR '000)**

Item	Bank		Group	
	30.09.2021	30.09.2020	30.09.2021	30.09.2020
Tier I Capital	39,506,653	29,203,952	45,351,779	33,745,227
Total Exposures	719,532,664	594,400,112	757,280,860	638,003,392
On Balance Sheet Items(excluding Derivatives and Securities Financing Transactions,but including Collateral)	694,119,913.00	570,462,305	716,334,496	596,082,243
Derivative Exposures	-	27,212	-	27,212
Securities Financing Transaction Exposures	19,997,882.00	19,718,227	35,529,882	37,696,093
Other Off-Balance Sheet Exposures	5,414,869.00	4,192,368	5,416,482	4,197,844
<b>Basel III Leverage Ratio(%) (Tier I/Total Exposure)</b>	<b>5.49%</b>	<b>4.91%</b>	<b>5.99%</b>	<b>5.29%</b>

Basel III Computation of Liquidity Coverage Ratio (Bank)

Item	Amount (LKR '000)			
	30.09.2021		30.09.2020	
	Total Un-weighted value	Total weighted value	Total Un-weighted value	Total Weighted value
<b>Total Stock of High-Quality Liquid Assets(HQLA)</b>	<b>810,775,076</b>	<b>809,335,522</b>	<b>748,912,207</b>	<b>746,394,355</b>
<b>Total Adjusted Level 1A Assets</b>	<b>806,919,916</b>	<b>806,919,916</b>	<b>-</b>	<b>744,122,123</b>
<b>Level 1 Assets</b>	<b>807,895,968</b>	<b>807,895,968</b>	<b>-</b>	<b>743,876,502</b>
<b>Total Adjusted Level 2A Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Level 2A Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Adjusted Level 2B Assets</b>	<b>2,879,108</b>	<b>1,439,554</b>	<b>5,035,704</b>	<b>2,517,852</b>
<b>Level 2B Assets</b>	<b>2,879,108</b>	<b>1,439,554</b>	<b>5,035,704</b>	<b>2,517,852</b>
<b>Total Cash Outflows</b>	<b>1,423,770,834</b>	<b>326,961,400</b>	<b>1,197,148,128</b>	<b>247,408,887</b>
Deposits	1,056,950,904	105,695,090	901,884,494	90,188,449
Unsecured Wholesale Funding	342,522,528	211,427,600	271,876,560	151,373,615
Secured Funding Transactions	3,495,217	-	8,533,625	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	14,159,010	3,195,536	10,558,189	1,564,779
Additional Requirements	6,643,175	6,643,175	4,295,260	4,295,260
<b>Total Cash Inflows</b>	<b>33,894,839</b>	<b>13,774,982</b>	<b>29,245,711</b>	<b>11,974,474</b>
Maturing Secured Lending Transactions Backed by Collateral	16,411,772	3,814,789	8,653,910	2,870,491
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30Days	12,474,505	9,959,013	14,366,780	9,103,983
Operational Deposits	5,008,562	-	6,225,021	-
Other Cash Inflows	2,361	1,181	-	-
<b>Liquidity Coverage Ratio(%)Stock of High Quality Liquid Assets/Total Net Cash Outflow over the Next 30 Calendar Days)*100</b>		<b>258.42</b>		<b>317.03</b>

Computation of Net Stable Funding Ratio (Bank)

Item	Amount (LKR '000)	
	30.09.2021	30.09.2020
Total Available Stable Funding	969,053,857	828,911,467
Required Stable Funding – On Balance Sheet Assets	599,550,286	480,168,763
Required Stable Funding – Off Balance Sheet Items	554,964	431,275
Total Required Stable Funding	600,105,250	480,600,038
NSFR	161	172

## Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	
Issuer	National Savings Bank
Unique Identifier	
Governing Law(s) of the Instrument	Sri Lanka
Original Date of Issance	29th December 2016
Par Value of Instrument	100
Perpetual or Dated	Dated
Original Maturity Date	29th December 2021
Amount Recognised in Regulatory Capital (Rs'000)	300,000
Accounting Classification(Euity/Liability)	Liability
<b>Issuer Call subject to Prior Supervisory Approval</b>	
Optional Call Date ,Contingent Call Dates and Redemption Amount(LKR'000)	N/A
Subsequent Call Dates	N/A
<b>Coupons/Dividends</b>	
Fixed or Floating Dividend/Coupon	Fixed
Coupon Rate and any Related Index	13%
Non-Cumulative or Cumulative	Non-Cumulative
<b>Convertible or Non -Convertible</b>	
If Convertible, Conversion Trigger(s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A

Description of the Capital Instrument	
Issuer	National Savings Bank
Unique Identifier	
Governing Law(s) of the Instrument	Sri Lanka
Original Date of Issance	27th October 2020
Par Value of Instrument	100
Perpetual or Dated	Perpetual
Original Maturity Date	-
Amount Recognised in Regulatory Capital (Rs'000)	5,000,000
Accounting Classification(Euity/Liability)	Liability
<b>Issuer Call subject to Prior Supervisory Approval</b>	
Optional Call Date ,Contingent Call Dates and Redemption Amount(LKR'000)	N/A
Subsequent Call Dates	N/A
<b>Coupons/Dividends</b>	
Fixed or Floating Dividend/Coupon	Floating/Fixed
Coupon Rate and any Related Index	Six (06) Months Treasury Bill Rate +1.50%/9.25%(Fixed)
Non-Cumulative or Cumulative	Non-Cumulative
<b>Convertible or Non -Convertible</b>	
If Convertible, Conversion Trigger(s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A

**Credit Risk under Standardised Approach (Bank)**  
**Credit Risk Exposures and Credit Risk Mitigation(CRM) Effects**

Item	Amount (LKR '000) as at 30.09.2021					
	Exposures before Credit Conversion Factor(CCF)and CRM		Exposures Post CCF and CRM		RWA and RWA Density(%)	
	On Balance Sheet Amount	Off Balance Sheet Amount	On Balance Sheet Amount	Off Balance Sheet Amount	RWA	RWA Density <sup>(ii)</sup>
Claims on Central Government and CBSL	821,744,524	-	812,809,520	-	1,221,434	0.2
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	179,263,353	6,751,572	7,818,846	-	2,458,335	31.4
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	24,283,664	2,000,000	24,283,664	1,000,000	8,991,468	35.6
Claims on Financial Institutions	4,063,089	500,000	4,063,089	250,000	2,281,545	52.9
Claims on Corporates	8,670,149	-	8,670,149	-	4,187,345	48.3
Retail Claims	310,993,236	2,597,396	282,129,771	132,170	176,659,002	62.6
Claims Secured by Residential Property	76,760,293	2,726,592	76,760,293	1,363,296	28,383,136	36.3
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non -Performing Assets(NPAs) <sup>(i)</sup>	10,822,031	-	10,822,031	-	9,437,324	87.2
Higher Risk Categories	3,474,026	-	3,474,026	-	8,685,066	250.0
Cash Items and Other Assets	27,285,689	2,479,918	27,285,689	2,479,918	26,179,263	88.0
<b>Total</b>	<b>1,467,360,053</b>	<b>17,055,478</b>	<b>1,258,117,078</b>	<b>5,225,383</b>	<b>268,483,921</b>	<b>21.3</b>

Note:

- (i) NPAs - As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning.  
(ii) RWA Density - Total RWA/Exposures post CCF and CRM.

**Credit Risk under Standardised Approach (Group)**  
**Credit Risk Exposures and Credit Risk Mitigation(CRM) Effects**

Item	Amount (LKR '000) as at 30.09.2021					
	Exposures before Credit Conversion		Exposures Post CCF and CRM		RWA and RWA Density(%)	
	On Balance Sheet Amount	Off Balance Sheet Amount	On Balance Sheet Amount	Off Balance Sheet Amount	RWA	RWA Density <sup>(ii)</sup>
Claims on Central Government and CBSL	855,185,542	-	842,746,166	-	1,354,164	0.2
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	193,462,708	2,922,658	7,033,793	-	2,180,320	31.0
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	25,170,145	2,000,000	25,170,145	1,000,000	9,875,640	37.7
Claims on Financial Institutions	4,002,744	500,000	4,002,744	250,000	2,251,373	52.9
Claims on Corporates	5,793,794	-	5,793,794	-	1,848,288	31.9
Retail Claims	331,194,693	3,325,615	302,037,592	132,570	190,110,490	62.9
Claims Secured by Residential Property	77,819,865	2,761,601	77,819,865	1,380,801	29,211,614	36.9
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non -Performing Assets(NPAs) <sup>(i)</sup>	12,927,589	-	12,927,589	-	11,355,470	87.8
Higher Risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	28,399,723	2,653,111	28,399,723	2,653,111	27,598,804	88.9
<b>Total</b>	<b>1,533,956,803</b>	<b>14,162,985</b>	<b>1,305,931,412</b>	<b>5,416,481</b>	<b>275,786,161</b>	<b>21.0</b>

Note:

- (i) NPAs - As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning.  
(ii) RWA Density - Total RWA/Exposures post CCF and CRM.



Market Risk under Standardised Measurement Method (Bank)

Item	RWA Amount(LKR'000) as at 30.09.2021
<b>(a)RWA for Interest Rate Risk</b>	4,271,114
General Interest Rate Risk	4,271,114
(i)Net Long or Short Position	4,271,114
(ii)Horizontal Disallowance	
(iii)Vertical Disallowance	
(iv)Options	
Specific Interest Rate Risk	-
<b>(b)RWA for Equity</b>	4,662,610
(i)General Equity Risk	2,539,993
(ii)Specific Equity Risk	2,122,618
<b>(c)RWA for Foreign Exchange &amp; Gold</b>	3,305,390
<b>Capital Charge for Market Risk{(a)+(b)+(c) } *CAR</b>	1,468,694

Market Risk under Standardised Measurement Method (Group)

Item	RWA Amount(LKR'000) as at 30.09.2021
<b>(a)RWA for Interest Rate Risk</b>	7,223,965
General Interest Rate Risk	7,223,965
(i)Net Long or Short Position	7,223,965
(ii)Horizontal Disallowance	
(iii)Vertical Disallowance	
(iv)Options	
Specific Interest Rate Risk	-
<b>(b)RWA for Equity</b>	4,586,869
(i)General Equity Risk	2,495,038
(ii)Specific Equity Risk	2,091,831
<b>(c)RWA for Foreign Exchange &amp; Gold</b>	3,305,390
<b>Capital Charge for Market Risk{(a)+(b)+(c) } *CAR</b>	1,813,947

Operational Risk under Basic Indicator Approach(Bank)

Capital Charge	Capital Charge Factor	Gross Income (LKR'000) as at 30.09.2021			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	27,197,330	34,965,255	55,802,940	
Capital Charge	-	-	-	-	5,898,276
Risk Weighted Amount for Operational Risk	-	-	-	-	49,152,300

Operational Risk under Basic Indicator Approach(Group)

Capital Charge	Capital Charge	Gross Income (LKR'000) as at 30.09.2021			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	27,808,163	36,789,280	56,449,808	
Capital Charge	-	-	-	-	6,052,363
Risk Weighted Amount for Operational Risk	-	-	-	-	50,436,350

Differences between Accounting and Regulatory Scopes and Mapping Financial Statement Categories with Regulatory Risk Categories-Bank Only

Item	Amount (LKR'000) as at 30.09.2021				
	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not Subject to Capital Requirements or Subject to Deduction from Capital
<b>Assets</b>	<b>1,548,988,757</b>	<b>1,553,866,144</b>	<b>1,299,670,570</b>	<b>19,927,383</b>	<b>234,268,191</b>
Cash and cash equivalents	8,135,189	20,732,493	8,110,240	18,816	12,603,437
Balances with Central Bank	-	-	-	-	-
Placements with banks	12,443,866	12,152,262	12,152,262	-	-
Derivative financial instruments	-	-	-	-	-
<b>Financial assets recognized through profit or loss measured at fair value/Other Financial Assets Held for Trading</b>	<b>10,175,536</b>	<b>22,366,866</b>	<b>-</b>	<b>19,908,568</b>	<b>2,458,299</b>
<b>Financial assets designated at fair value through profit or loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Financial assets at amortised cost</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loans and Advances</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Loans and receivables to banks	17,402,999	5,295,263	5,295,263	-	-
Loans and receivables to other customers	513,437,777	520,859,204	305,285,488	-	215,573,716
<b>Debt and other instruments/Financial Investments Held to Maturity</b>	<b>913,358,240</b>	<b>896,497,965</b>	<b>896,497,965</b>	<b>-</b>	<b>-</b>
Financial assets measured at fair value through OCI/Financial Investments Available for Sale	12,966,884	-	-	-	-
Investments in subsidiaries	4,811,000	4,811,000	3,469,482	-	1,341,518
Investments in associates and joint ventures	-	-	-	-	-
Property, Plant and Equipment	15,089,110	15,089,110	15,089,110	-	-
Investment properties	-	-	-	-	-
Intangible assets	583,775	583,775	-	-	583,775
Deferred tax assets	1,707,445	1,707,445	-	-	1,707,444.90
<b>Other assets</b>	<b>38,876,938</b>	<b>53,770,761</b>	<b>53,770,761</b>	<b>-</b>	<b>-</b>
<b>Liabilities</b>	<b>1,480,803,244</b>	<b>1,469,713,510</b>	<b>-</b>	<b>-</b>	<b>-</b>
Due to banks	12,329,346	12,261,894	-	-	-
Derivative financial instruments	-	-	-	-	-
Financial liabilities recognized through profit	-	-	-	-	-
Financial liabilities at amortised cost:	-	-	-	-	-
- Due to depositors	1,393,623,950	1,363,134,367	-	-	-
- due to debt securities holders	-	-	-	-	-
- due to other borrowers	5,082,754	5,067,008	-	-	-
Debt securities issued	31,683,665	31,541,000	-	-	-
Retirement benefit obligations	10,885,085	-	-	-	-
Current tax liabilities	4,520,214.09	-	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other Provisions	-	-	-	-	-
Other liabilities	11,280,293	46,705,742	-	-	-
Due to Subsidiaries	3,500	3,500	-	-	-
Subordinated Term Debt	11,394,438	11,000,000	-	-	-
<b>Off Balance Sheet Liabilities</b>	<b>14,159,010</b>	<b>14,159,010</b>	<b>5,414,871</b>	<b>-</b>	<b>-</b>
Guarantees	3,059,725	3,059,725	-	-	-
Performance Bonds	-	-	-	-	-
Letters of Credit	264,341	264,341	132,170	-	-
Other Contingent Items	-	-	-	-	-
Undrawn Loan Commitments	8,181,834	8,181,834	2,629,588	-	-
Other Commitments	2,653,111	2,653,111	2,653,111	-	-
<b>Shareholders' Equity</b>	<b>9,400,000</b>	<b>9,400,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Equity Capital(Stated Capital)/Assigned Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
of which Amount Eligible for CET 1	9,400,000	9,400,000	-	-	-
of which Amount Eligible for AT 1	-	-	-	-	-
Retained Earnings	27,114,159	-	-	-	-
Accumulated Other Comprehensive Income	(474,794)	-	-	-	-
Other Reserves	32,146,148	74,752,634	-	-	-
<b>Total Shareholders' Equity</b>	<b>68,185,512</b>	<b>84,152,634</b>	<b>-</b>	<b>-</b>	<b>-</b>